

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF VIRGINIA  
HARRISONBURG DIVISION**

In re:

BRAD ALLEN WILLIAMS  
CRYSTAL LYNN WILLIAMS  
Debtor(s)

Case No. 12-50267

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Herbert L. Beskin, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/29/2012.
- 2) The plan was confirmed on 05/09/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 07/29/2014.
- 6) Number of months from filing to last payment: 29.
- 7) Number of months case was pending: 33.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$6,384.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$47,260.00
Less amount refunded to debtor	\$1,565.72

**NET RECEIPTS: \$45,694.28**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,750.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,690.74
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$5,440.74**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAS SERVICING COMPANY	Secured	3,752.00	3,752.02	3,752.02	3,752.02	0.00
AUGUSTA COUNTY TREASURER	Priority	173.00	90.17	90.17	90.17	0.00
AUGUSTA COUNTY TREASURER	Unsecured	129.00	439.91	439.91	439.91	0.00
AUGUSTA HEALTH	Unsecured	1,754.00	6,813.78	6,813.78	6,813.78	0.00
AUGUSTA MEDICAL CENTER	Unsecured	2,554.00	NA	NA	0.00	0.00
BENEFICIAL	Unsecured	30,000.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA), N. A.	Unsecured	NA	455.41	455.41	455.41	0.00
CHARLOTTESVILLE BUREAU	Unsecured	256.00	NA	NA	0.00	0.00
COUNTRYSIDE	Unsecured	979.00	NA	NA	0.00	0.00
COUNTRYSIDE INVESTMENT CO., LC	Unsecured	2,450.00	6,640.91	6,640.91	6,640.91	0.00
FEDERAL CREDIT CORPORATION	Unsecured	206.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	1.00	NA	NA	0.00	0.00
JL WALSTON & ASSOCIATES	Unsecured	1,927.00	NA	NA	0.00	0.00
JL WALSTON & ASSOCIATES	Unsecured	806.00	NA	NA	0.00	0.00
JL WALSTON & ASSOCIATES	Unsecured	541.00	NA	NA	0.00	0.00
JL WALSTON & ASSOCIATES	Unsecured	150.00	NA	NA	0.00	0.00
JL WALSTON & ASSOCIATES	Unsecured	140.00	NA	NA	0.00	0.00
JL WALSTON & ASSOCIATES	Unsecured	116.00	NA	NA	0.00	0.00
JL WALSTON & ASSOCIATES	Unsecured	84.00	NA	NA	0.00	0.00
JL WALSTON & ASSOCIATES	Unsecured	75.00	NA	NA	0.00	0.00
JL WALSTON & ASSOCIATES	Unsecured	758.00	NA	NA	0.00	0.00
JL WALSTON & ASSOCIATES	Unsecured	202.00	NA	NA	0.00	0.00
JL WALSTON & ASSOCIATES	Unsecured	100.00	NA	NA	0.00	0.00
JL WALSTON & ASSOCIATES	Unsecured	89.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	955.00	209.96	209.96	209.96	0.00
OB/GYN ASSOCIATES	Unsecured	609.00	NA	NA	0.00	0.00
ONYX ACCEPTANCE CORPORATION	Unsecured	12,961.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	894.00	NA	NA	0.00	0.00
PROVIDIAN FINANCIAL	Unsecured	814.00	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	NA	300.48	300.48	300.48	0.00
ROCKINGHAM MEMORIAL HOSPITAL	Unsecured	NA	1,846.37	1,846.37	1,846.37	0.00

### **Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
RSI ENTERPRISES INC.	Unsecured	304.00	NA	NA	0.00	0.00
RSI ENTERPRISES INC.	Unsecured	118.00	NA	NA	0.00	0.00
SANTANDER CONSUMER	Secured	9,556.50	9,588.21	9,556.50	9,556.50	0.00
SANTANDER CONSUMER USA INC	Secured	7,214.10	7,333.57	7,214.10	7,214.10	0.00
SANTANDER CONSUMER USA INC	Secured	622.50	0.00	622.50	622.50	0.00
SANTANDER CONSUMER USA INC	Secured	565.50	0.00	565.50	565.50	0.00
SPRINT NEXTEL - DISTRIBUTIONS	Unsecured	NA	620.29	620.29	620.29	0.00
THE VIRGINIA CHIROPRACTIC ASSO	Unsecured	1,956.00	NA	NA	0.00	0.00
VALLEY CREDIT SERVICE	Unsecured	250.00	NA	NA	0.00	0.00
VALLEY CREDIT SERVICE	Unsecured	163.00	NA	NA	0.00	0.00
VALLEY CREDIT SERVICE	Unsecured	163.00	NA	NA	0.00	0.00
VALLEY CREDIT SERVICE	Unsecured	163.00	NA	NA	0.00	0.00
VALLEY CREDIT SERVICE	Unsecured	163.00	NA	NA	0.00	0.00
VALLEY CREDIT SERVICE	Unsecured	73.00	NA	NA	0.00	0.00
VALLEY CREDIT SERVICE	Unsecured	61.00	NA	NA	0.00	0.00
VALLEY CREDIT SERVICE	Unsecured	35.00	NA	NA	0.00	0.00
VALLEY CREDIT SERVICE	Unsecured	35.00	NA	NA	0.00	0.00
VIRGINIA DEPARTMENT OF TAXATION	Unsecured	1.00	1,125.64	1,125.64	1,125.64	0.00

### **Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$3,752.02	\$3,752.02	\$0.00
Debt Secured by Vehicle	\$17,958.60	\$17,958.60	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$21,710.62</b>	<b>\$21,710.62</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$90.17	\$90.17	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$90.17</b>	<b>\$90.17</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$18,452.75</b>	<b>\$18,452.75</b>	<b>\$0.00</b>

### **Disbursements:**

Expenses of Administration	<u>\$5,440.74</u>
Disbursements to Creditors	<u>\$40,253.54</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$45,694.28</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/11/2014

By: /s/ Herbert L. Beskin

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.